



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [FIRST NATIONAL OF NEBRASKA, INC.](#)

**City/State** [OMAHA, NE](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [26,719,459](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST NATIONAL OF NEBRASKA, INC.](#)

[1620 DODGE STREET](#)

[OMAHA, NE 68102](#)

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## Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000) .....	26,705,967			25,308,009			25,498,464			23,476,301			21,588,413																	
Net income (\$000) .....	250,289			420,387			493,387			296,123			292,939																	
Number of BHCs in peer group .....	132			132			130			128			125																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	5.17	2.79	96	4.57	2.65	96	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96															
+ Non-interest income .....	1.66	0.94	86	2.19	1.09	90	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77															
- Overhead expense .....	4.16	2.18	95	3.99	2.21	94	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96															
- Provision for credit losses .....	1.05	0.10	97	-0.08	-0.12	52	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96															
+ Securities gains (losses) .....	0	0	27	0	0.01	23	0	0.01	23	0.04	0.02	72	0	0.01	44															
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent) .....	1.62	1.46	68	2.86	1.76	93	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69															
Net operating income .....	1.25	1.10	72	2.21	1.34	93	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69															
Net income .....	1.25	1.10	72	2.21	1.34	93	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69															
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17																
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	5.87	3.36	96	5.09	3.12	96	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96															
Interest expense .....	0.20	0.35	27	0.16	0.26	27	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40															
Net interest income (tax equivalent) .....	5.67	3.01	96	4.93	2.85	96	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.95	0.09	96	1.09	0.12	97	1	0.11	97	1.64	0.27	94	2	0.21	95															
Earnings coverage of net loan and lease losses (X) .....	4.26	36.38	21	3.97	26.30	17	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.97	1.17	90	1.85	1.32	84	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95															
Allowance for loan and lease losses / Total loans and leases .....	1.97	1.15	90	1.82	1.30	84	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.55	0.39	77	0.43	0.58	41	0.53	0.49	62	0.59	0.71	45	0.70	0.57	65															
30–89 days past due loans and leases / Total loans and leases .....	0.51	0.33	78	0.43	0.29	78	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	0.81	5.89	30	-12.73	-3.31	24	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49															
Net short-term noncore funding dependence .....	0.13	0.87	41	-13.02	-9.17	31	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74															
Net loans and leases / Total assets .....	68.91	63.09	66	60.99	58.81	57	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	11.07	9.22	89	11.64	9.07	93	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80															
Holding company equity capital / Total assets .....	10.43	9.68	62	11.47	10.79	62	10.90	10.71	56	10.87	11.16	45	10.62	12.43	29															
Total equity capital (including minority interest) / Total assets .....	10.48	9.81	61	11.53	10.91	62	10.96	10.82	54	10.88	11.29	43	10.62	12.57	26															
Common equity tier 1 capital / Total risk-weighted assets .....	12.40	11.79	64	14.46	12.64	78	13.68	12.42	73	13	12.38	66	11.54	12.17	43															
Net loans and leases / Equity capital (X) .....	6.60	6.64	48	5.32	5.47	50	5.62	5.53	53	6	5.58	60	6.73	5.21	79															
Cash dividends / Net income .....	9.39	31.93	15	5.64	27.22	12	20.16	28.27	32	19.02	42.30	19	19.57	33.12	28															
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02																
<b>Growth Rates</b>																														
Assets .....	3.76	6.04	49	6.37	9.51	40	8.36	10.50	48	9.70	16.68	29	4.51	9.26	39															
Equity capital .....	-5.64	-3.83	51	11.51	7.52	76	8.66	7.46	69	12.33	6.99	78	10.95	10.49	67															
Net loans and leases .....	17.24	14.48	69	-1.83	-0.66	51	1.82	3.36	49	0.14	9.07	18	3.92	9.10	30															
Noncore funding .....	51.70	36.20	68	-65.96	-21.64	3	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital .....	5.34	11.91	39	5.03	10.65	36	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49															
Equity investment in subsidiaries / Equity capital .....	97.15	104.01	17	97.92	103.15	16	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40															
Cash from ops + noncash items + op expense / Op expense + dividends .....	299.43	118.32	90	341.28	155.61	90	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	980,913	825,759	1,106,790	1,191,131	1,358,017	18.79	18.09
Income from lease financing receivables.....	4	7	9	13	11	-42.86	-63.64
Fully taxable income on loans and leases.....	979,435	823,778	1,104,267	1,187,509	1,354,027	18.90	18.21
Tax-exempt income on loans and leases.....	1,482	1,988	2,532	3,635	4,001	-25.45	-29.43
Estimated tax benefit on income on loans and leases.....	440	580	720	1,031	1,153	-24.17	-62.75
Income on loans and leases (tax equivalent).....	981,357	826,346	1,107,519	1,192,175	1,359,181	18.76	17.97
Investment interest income (tax equivalent).....	83,790	66,011	89,145	97,023	97,192	26.93	86.49
Interest on balances due from depository institutions.....	6,364	2,636	3,723	2,822	7,905	141.43	105.49
Interest income on other earning assets.....	1,291	708	939	1,266	1,713	82.34	19.65
Total interest income (tax equivalent).....	1,072,802	895,701	1,201,326	1,293,286	1,465,991	19.77	21.78
Interest on time deposits of \$250K or more .....	875	1,412	1,783	5,073	12,387	-38.03	-77.80
Interest on time deposits < \$250K.....	3,515	6,276	7,725	22,251	34,684	-43.99	-76.26
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	20,732	10,937	14,493	41,960	95,966	89.56	-9.55
Interest on other borrowings and trading liabilities.....	6,683	4,329	5,305	13,853	32,860	54.38	-43.33
Interest on subordinated debt and mandatory convertible securities .....	5,079	5,092	6,785	10,059	10,072	-0.26	105.21
Total interest expense.....	36,884	28,046	36,091	93,196	185,969	31.51	-34.06
Net interest income (tax equivalent).....	1,035,918	867,655	1,165,235	1,200,090	1,280,022	19.39	25.56
Non-interest income.....	331,739	416,540	532,982	430,773	392,821	-20.36	10.52
Adjusted operating income (tax equivalent) .....	1,367,657	1,284,195	1,698,217	1,630,863	1,672,843	6.50	21.55
Overhead expense.....	832,741	757,158	1,058,355	927,263	998,169	9.98	26.93
Provision for credit losses.....	210,959	-15,761	6,903	331,472	291,160		-17.80
Securities gains (losses) .....	-1	0	0	10,004	21		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	323,535	543,456	633,839	382,000	384,409	-40.47	51.65
Applicable income taxes .....	74,347	122,675	140,274	84,180	89,541	-39.40	-3.55
Tax equivalent adjustments .....	1,040	1,058	1,341	1,655	1,888	-1.70	-54.06
Applicable income taxes (tax equivalent).....	75,387	123,733	141,615	85,835	91,429	-39.07	-4.99
Minority interest .....	-2,141	-664	-1,163	42	41		
Net income before discontinued operations, net of minority interest .....	250,289	420,387	493,387	296,123	292,939	-40.46	86.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	250,289	420,387	493,387	296,123	292,939	-40.46	86.82
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	248,148	419,723	492,224	296,165	292,980	-40.88	85.19
Investment securities income (tax equivalent).....	83,790	66,011	89,145	97,023	97,192	26.93	86.49
US Treasury and agency securities (excluding mortgage-backed securities) .....	8,115	5,075	6,936	6,670	10,055	59.90	-1.95
Mortgage-backed securities .....	68,559	55,971	75,566	85,068	82,609	22.49	113.54
All other securities .....	7,116	4,965	6,643	5,285	4,528	43.33	56.45
Cash dividends declared.....	23,506	23,730	99,484	56,329	57,319	-0.94	7.06
Common .....	23,506	23,730	99,484	56,329	57,319	-0.94	7.06
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	5.36	3.12	96	4.72	2.90	96	4.71	2.85	96	5.51	3.27	96	6.79	4	96
Less: Interest expense .....	0.18	0.33	27	0.15	0.24	27	0.14	0.23	28	0.40	0.48	44	0.86	0.98	40
Equals: Net interest income (tax equivalent) .....	5.17	2.79	96	4.57	2.65	96	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96
Plus: Non-interest income .....	1.66	0.94	86	2.19	1.09	90	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77
Equals: adjusted operating income (tax equivalent) .....	6.83	3.77	94	6.77	3.80	93	6.66	3.70	94	6.95	4.04	96	7.75	4.41	95
Less: Overhead expense .....	4.16	2.18	95	3.99	2.21	94	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
Less: Provision for credit losses .....	1.05	0.10	97	-0.08	-0.12	52	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	25	0	0.01	24	0	0.01	23	0.04	0.02	72	0	0.01	45
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.62	1.46	68	2.86	1.76	93	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69
Less: Applicable income taxes (tax equivalent) .....	0.38	0.34	66	0.65	0.41	90	0.56	0.38	86	0.37	0.23	87	0.42	0.36	71
Less: Minority interest .....	-0.01	0	1	0	0	1	0	0	0	0	0	82	0	0	75
Equals: Net operating income .....	1.25	1.10	72	2.21	1.34	93	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.25	1.10	72	2.21	1.34	93	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Memo: Net income (last four quarters) .....	1.22	1.10	71	2.13	1.30	93	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Net income-BHC and noncontrolling (minority) interest .....	1.24	1.11	72	2.21	1.35	93	1.93	1.27	93	1.26	0.83	82	1.36	1.20	69
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.25	92.93	24	92.80	93.09	48	92.49	93.08	40	93.24	92.32	62	92.47	91.05	65
Average interest-bearing funds / Average assets .....	56.77	60.58	35	58.04	61.98	33	57.76	61.99	35	61.50	64.06	40	64.47	65.57	44
Interest income (tax equivalent) / Average earning assets .....	5.87	3.36	96	5.09	3.12	96	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96
Interest expense / Average earning assets .....	0.20	0.35	27	0.16	0.26	27	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40
Net interest income (tax equivalent) / Average earning assets .....	5.67	3.01	96	4.93	2.85	96	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	7.42	4.24	96	6.76	4.07	95	6.79	4.01	96	7.30	4.27	95	8.57	5.09	95
Interest-bearing bank balances .....	0.51	0.79	15	0.13	0.13	58	0.13	0.14	38	0.22	0.27	41	2.42	2.04	74
Federal funds sold and reverse repos .....	1.91	1.05	81	0.35	0.25	75	0.32	0.25	71	0.52	0.68	51	2.34	2.44	59
Trading assets .....	0	0.57	26	0	0.45	26	0	0.45	26	0.60				0.99	
Total earning assets .....	5.86	3.33	96	5.08	3.09	96	5.09	3.04	96	5.90	3.51	96	7.33	4.36	96
Investment securities (tax equivalent) .....	2.20	1.96	74	2.03	1.77	71	2.02	1.77	68	2.42	2.25	67	2.65	2.76	43
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.59	1.38	71	1.30	1.23	53	1.34	1.14	65	1.61	1.75	45	1.92	2.32	23
Mortgage-backed securities .....	2.20	1.87	85	2.07	1.55	88	2.06	1.57	86	2.48	2.05	89	2.67	2.61	60
All other securities .....	2.80	2.89	52	2.14	2.85	29	2.15	2.81	31	2.33	3.24	17	4.85	4.06	80
Interest-bearing deposits .....	0.23	0.35	39	0.16	0.22	35	0.16	0.21	39	0.38	0.53	35	0.88	1.10	31
Time deposits of \$250K or more .....	0.77	0.61	70	1.13	0.70	87	1.09	0.66	87	1.75	1.42	82	2.14	1.96	60
Time deposits < \$250K .....	0.55	0.58	51	0.82	0.67	67	0.78	0.62	70	1.39	1.36	53	1.78	1.82	44
Other domestic deposits .....	0.20	0.31	39	0.11	0.16	42	0.11	0.15	41	0.37	0.36	57	0.96	0.93	55
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.50	0.88	42	0.09	0.18	41	0.09	0.17	40	0.37	0.62	36	1.64	1.86	43
Other borrowed funds and trading liabilities .....	2.60	1.55	89	0.76	1.29	32	0.77	1.27	33	1.35	1.50	45	2.80	2.38	73
All interest-bearing funds .....	0.32	0.54	27	0.25	0.38	29	0.25	0.37	29	0.65	0.74	44	1.34	1.49	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	331,739		416,540		532,982		430,773		392,821						
Fiduciary activities income .....	28,453		33,686		44,463		43,716		43,014						
Service charges on deposit accounts - domestic .....	26,737		28,722		38,540		33,942		33,575						
Trading revenue.....	-3,151		72,274		68,146		0		0						
Investment banking fees and commissions.....	20,198		18,651		25,423		23,199		22,749						
Insurance activities revenue.....	25		19		27		20		27						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	37,593		13,725		21,138		-20,023		-10,587						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	6,130		-169		1,993		-1,538		-2,573						
Other non-interest income.....	215,754		249,632		333,252		351,457		306,616						
Total overhead expenses .....	832,741		757,158		1,058,355		927,263		998,169						
Personnel expense.....	406,584		380,083		514,821		482,643		531,886						
Net occupancy expense.....	78,170		63,126		96,447		88,232		86,107						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	3,789		1,215		1,497		3,199		4,297						
Other operating expenses.....	344,198		312,734		445,590		353,189		375,879						
Fee income on mutual funds and annuities.....	1,566		1,476		1,975		1,893		2,150						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	1,139,360		1,489,607		1,497,016		1,633,764		1,559,203						
Number of equivalent employees .....	4,650		4,257		4,320		4,321		4,717						
Average personnel expense per employee.....	87.44		89.28		119.17		111.70		112.76						
Average assets per employee.....	5,743.22		5,945.03		5,902.42		5,433.07		4,576.73						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.47	2.43	30	0.35	2.14	33	0.37	2.17	33	0.44	2.02	31	0.55	2.72	28
Overhead expenses / Net Interest Income + non-interest income .....	60.93	58.02	61	59.01	58.85	44	62.37	59.28	60	56.91	62.28	32	59.74	61.29	47
<b>Percent of Average Assets</b>															
Total overhead expense .....	4.16	2.18	95	3.99	2.21	94	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
Personnel expense.....	2.03	1.20	95	2	1.23	93	2.02	1.21	94	2.06	1.30	93	2.46	1.41	96
Net occupancy expense.....	0.39	0.22	95	0.33	0.24	87	0.38	0.23	93	0.38	0.26	89	0.40	0.28	89
Other operating expenses.....	1.74	0.73	93	1.65	0.72	93	1.75	0.72	95	1.52	0.94	85	1.76	0.97	87
Overhead less non-interest income .....	2.50	1.22	96	1.79	1.08	92	2.06	1.10	96	2.11	1.25	89	2.80	1.32	98
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	60.89	57.55	65	58.96	58.34	47	62.32	58.83	62	56.86	61.82	33	59.67	60.64	52
Personnel expense.....	29.73	31.86	34	29.60	32.89	27	30.32	32.93	31	29.59	32.36	28	31.80	32.39	45
Net occupancy expense.....	5.72	5.98	44	4.92	6.26	28	5.68	6.23	39	5.41	6.58	29	5.15	6.52	22
Other operating expenses.....	25.44	19.14	87	24.45	18.68	85	26.33	19.18	90	21.85	22.28	67	22.73	21.20	72
Total non-interest income .....	24.26	24.10	57	32.44	28.20	64	31.38	27.67	62	26.41	28.83	49	23.48	29.23	46
Fiduciary activities income .....	2.08	2.13	59	2.62	2.27	62	2.62	2.20	63	2.68	2.09	65	2.57	1.97	66
Service charges on domestic deposit accounts .....	1.95	3.30	29	2.24	3.25	34	2.27	3.27	34	2.08	3.27	29	2.01	3.88	28
Trading revenue.....	-0.23	0.57	8	5.63	0.68	93	4.01	0.62	90	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	1.48	2.15	51	1.45	2.46	50	1.50	2.58	52	1.42	2.46	49	1.36	3.54	47
Insurance activities revenue.....	0	0.36	28	0	0.38	25	0	0.36	27	0	0.41	26	0	0.47	24
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	2.75	1.23	84	1.07	0.56	80	1.24	0.60	80	-1.23	0.01	10	-0.63	0.28	5
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.45	1.19	39	-0.01	3.64	3	0.12	3.30	11	-0.09	3.92	6	-0.15	1.86	7
Other non-interest income.....	15.78	8.80	83	19.44	9.39	88	19.62	9.27	89	21.55	9.65	89	18.33	10.04	87
Overhead less non-interest income .....	36.63	32.79	57	26.52	29.67	34	30.94	30.52	43	30.44	31.93	44	36.19	31.06	54
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.98	21.50	67	22.57	21.49	59	22.13	21.18	61	22.04	18.63	69	23.29	20.56	73
Applicable income tax + TE / Pretax net operating income + TE .....	23.30	23.57	51	22.77	23.11	44	22.34	22.67	43	22.47	21.18	52	23.78	23.23	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	6,277,076	5,935,851	5,960,998	6,057,329	5,585,658	5,585,658	5.75	31.15
Commercial and industrial loans .....	2,094,869	1,904,713	1,943,826	2,362,487	1,893,662	1,893,662	9.98	17.79
Loans to individuals .....	8,577,220	6,463,684	7,005,787	6,411,739	7,183,382	7,183,382	32.70	33.25
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	1,517,440	1,397,451	1,537,405	1,446,866	1,486,524	1,486,524	8.59	35.50
Other loans and leases .....	316,736	295,748	311,100	342,251	385,136	385,136	7.10	-21.86
Less: Unearned income .....	0	0	0	0	0	0		
Loans and leases, net of unearned income .....	18,783,341	15,997,447	16,759,116	16,620,672	16,534,362	16,534,362	17.41	29.30
Less: Allowance for loan and lease losses .....	369,919	291,763	284,129	440,342	376,824	376,824	26.79	-3.38
Net loans and leases .....	18,413,422	15,705,684	16,474,987	16,180,330	16,157,538	16,157,538	17.24	30.19
Debt securities that reprice or mature in over 1 year .....	4,623,331	4,291,334	4,436,216	3,928,117	3,827,514	3,827,514	7.74	64.06
Mutual funds and equity securities .....	24,850	24,743	28,571	23,915	24,752	24,752	0.43	-37.69
Subtotal .....	23,061,603	20,021,761	20,939,774	20,132,362	20,009,804	20,009,804	15.18	35.64
Interest-bearing bank balances .....	315,265	2,747,472	3,179,652	2,072,528	227,759	227,759	-88.53	-9.80
Federal funds sold and reverse repos .....	39,510	800	150	4,215	6,700	4838.75	4838.75	1614.10
Debt securities that reprice or mature within 1 year .....	337,610	378,798	302,304	431,836	86,101	86,101	-10.87	235.95
Trading assets .....	0	7,911	3,783	0	0	0	-100.00	
Total earning assets .....	23,753,988	23,156,742	24,425,663	22,640,941	20,330,364	20,330,364	2.58	36.09
Non-interest-bearing cash and due from depository institutions .....	681,265	642,942	718,835	840,492	846,706	846,706	5.96	14.96
Premises, fixed assets, and leases .....	520,066	508,171	504,083	511,141	534,934	534,934	2.34	0.12
Other real estate owned .....	2,623	98	98	569	3,593	3,593	2576.53	-63.66
Investment in unconsolidated subsidiaries .....	4,641	4,641	4,641	4,641	4,641	4,641	0.00	-0.13
Intangible and other assets .....	1,756,876	1,439,051	1,238,915	819,639	903,470	903,470	22.09	107.28
Total assets .....	26,719,459	25,751,645	26,892,235	24,817,423	22,623,708	22,623,708	3.76	37.55
Quarterly average assets .....	26,729,370	25,760,797	26,069,829	24,368,860	22,110,511	22,110,511	3.76	35.89
Average loans and leases (YTD) .....	17,626,230	16,305,501	16,314,984	16,324,260	15,867,751	15,867,751	8.10	24.66
<b>Memoranda</b>								
Loans held-for-sale .....	43,431	184,180	94,976	276,734	294,187	294,187	-76.42	-68.77
Loans not held-for-sale .....	18,739,910	15,813,267	16,664,140	16,343,938	16,240,175	16,240,175	18.51	30.25
Real estate loans secured by 1–4 family .....	1,507,625	1,344,322	1,286,908	1,621,996	1,473,163	1,473,163	12.15	20.11
Commercial real estate loans .....	4,354,126	4,209,405	4,301,533	4,011,646	3,723,904	3,723,904	3.44	38.02
Construction and land development .....	1,396,564	1,199,387	1,321,458	1,121,002	982,817	982,817	16.44	78.01
Multifamily .....	305,477	400,865	393,463	382,032	373,221	373,221	-23.80	26.32
Nonfarm nonresidential .....	2,652,085	2,609,153	2,586,612	2,508,612	2,367,866	2,367,866	1.65	24.60
Real estate loans secured by farmland .....	415,325	382,124	372,557	423,687	388,591	388,591	8.69	10.44
Total investment securities .....	4,985,791	4,694,875	4,767,091	4,383,868	3,938,367	3,938,367	6.20	68.53
U.S. Treasury securities .....	603,209	476,544	468,405	378,349	389,170	389,170	26.58	92.50
US agency securities (excluding mortgage-backed securities) .....	39,042	69,479	47,019	77,296	87,078	87,078	-43.81	-87.74
Municipal securities .....	144,796	118,283	115,176	92,974	68,168	68,168	22.41	95.35
Mortgage-backed securities .....	4,000,901	3,802,607	3,910,304	3,601,633	3,351,319	3,351,319	5.21	82.70
Asset-backed securities .....	155,503	185,729	180,126	197,211	5,392	5,392	-16.27	1876.40
Other debt securities .....	17,490	17,490	17,490	12,490	12,488	12,488	0.00	16.80
Mutual funds and equity securities .....	24,850	24,743	28,571	23,915	24,752	24,752	0.43	-37.69
Available-for-sale securities .....	4,799,217	4,519,469	4,591,091	4,196,310	3,723,395	3,723,395	6.19	76.22
U.S. Treasury securities .....	603,209	476,544	468,405	378,349	389,170	389,170	26.58	92.50
US agency securities (excluding mortgage-backed securities) .....	29,007	55,073	34,162	58,294	62,071	62,071	-47.33	-89.03
Municipal securities .....	103,492	71,804	69,309	53,465	46,256	46,256	44.13	134.82
Mortgage-backed securities .....	3,890,516	3,712,829	3,821,599	3,496,501	3,208,018	3,208,018	4.79	90.82
Asset-backed securities .....	155,503	185,729	180,126	197,211	5,392	5,392	-16.27	1876.40
Other debt securities .....	17,490	17,490	17,490	12,490	12,488	12,488	0.00	16.80
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-19,690	2,990	2,029	5,516	1,388	1,388		
Available-for-sale securities appreciation (depreciation) .....	-443,298	88,027	39,775	159,039	58,591	58,591		
Structured notes, fair value .....	0	0	0	0	0	0		
Pledged securities .....	3,843,146	3,780,492	3,450,377	3,330,166	2,969,344	2,969,344	1.66	61.58

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,686,337	7,352,373	8,388,855	1,365,413	1,267,955	4.54	605.95
NOW, ATS and transaction accounts .....	4,116,405	3,539,423	3,726,475	760,586	648,221	16.30	821.62
Time deposits less brokered deposits < \$250K .....	768,740	883,584	837,907	775,397	893,488	-13.00	2.15
MMDA and other savings accounts .....	9,466,729	9,477,230	9,788,895	17,252,663	13,542,719	-0.11	-23.17
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	22,038,211	21,252,610	22,742,132	20,154,059	16,352,383	3.70	50.84
Time deposits of \$250K or more .....	156,406	149,042	147,006	191,186	437,381	4.94	-63.91
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	10,605	100,976	57,129	157,588	191,787	-89.50	-54.21
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	500,000	299,986	0	299,526	849,572	66.67	66.67
Other borrowings w/remaining maturity over 1 year .....	103,856	4,875	4,688	5,528	303,484	2030.38	-65.27
Brokered deposits < \$250K .....	107,445	24,092	24,492	417,217	1,150,261	345.98	-90.19
Noncore funding .....	878,312	578,971	233,315	1,071,045	2,932,485	51.70	-59.16
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	298,601	298,366	298,425	298,189	347,955	0.08	49.59
Other liabilities .....	704,584	652,629	672,162	595,233	588,199	7.96	49.12
Total liabilities .....	23,919,708	22,782,576	23,946,034	22,118,526	20,221,022	4.99	37.21
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,575	1,575	1,575	1,575	1,575	0.00	0.00
Common surplus .....	12,664	10,485	11,177	8,987	7,474	20.78	139.30
Retained earnings .....	3,638,944	3,414,914	3,412,160	3,018,257	2,778,464	6.56	57.92
Accumulated other comprehensive income .....	-429,842	-41,014	-60,382	13,249	-42,817		
Other equity capital components .....	-435,441	-431,466	-432,389	-343,529	-342,335		
Total holding company equity capital .....	2,787,900	2,954,494	2,932,141	2,698,539	2,402,361	-5.64	39.90
Noncontrolling (minority) interest in subsidiaries .....	11,851	14,575	14,060	358	325	-18.69	4305.58
Total equity capital, including minority interest .....	2,799,751	2,969,069	2,946,201	2,698,897	2,402,686	-5.70	40.48
Total liabilities and capital .....	26,719,459	25,751,645	26,892,235	24,817,423	22,623,708	3.76	37.55
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,686,337	7,352,373	8,388,855	7,163,439	5,194,273	4.54	57.39
Interest-bearing deposits .....	14,615,725	14,073,371	14,524,775	13,599,023	12,745,752	3.85	29.86
Total deposits .....	22,302,062	21,425,744	22,913,630	20,762,462	17,940,025	4.09	38.19
Long-term debt that reprices within 1 year .....	100,000	299,958	0	299,578	299,072	-66.66	-71.33
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,932,141	2,698,539	2,698,539	2,402,361	2,165,274		
Accounting restatements .....	0	0	0	0	0		
Net income .....	250,289	420,387	493,387	296,123	292,939		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	2,103	2,314	3,289	2,269	2,104		
Less: Purchase of treasury stock .....	3,668	88,753	89,958	1,951	69,349		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	23,506	23,730	99,484	56,329	57,319		
Change in other comprehensive income .....	-369,459	-54,263	-73,632	56,066	68,712		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,787,900	2,954,494	2,932,141	2,698,539	2,402,361		

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	23.49	39.88	21	23.05	36.06	24	22.17	36.25	23	24.41	36.22	26	24.69	37.78	26
Commercial and industrial loans .....	7.84	11.23	35	7.40	11.11	27	7.23	10.76	31	9.52	13.52	26	8.37	12.02	32
Loans to individuals .....	32.10	3.58	96	25.10	3.60	94	26.05	3.36	94	25.84	3.40	95	31.75	4.20	96
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	5.68	0.19	98	5.43	0.21	97	5.72	0.18	97	5.83	0.19	97	6.57	0.24	96
Other loans and leases.....	1.19	4.52	22	1.15	4.26	22	1.16	4.47	21	1.38	4.63	23	1.70	5.01	22
Net loans and leases.....	68.91	63.09	66	60.99	58.81	57	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Debt securities over 1 year.....	17.30	18.76	51	16.66	18.32	47	16.50	19.46	42	15.83	15.55	52	16.92	14.60	61
Mutual funds and equity securities .....	0.09	0.05	77	0.10	0.05	72	0.11	0.06	73	0.10	0.05	76	0.11	0.06	74
Subtotal .....	86.31	83.05	57	77.75	78.17	39	77.87	79.22	35	81.12	78.16	53	88.45	79.65	83
Interest-bearing bank balances .....	1.18	3.61	24	10.67	9.37	63	11.82	8.50	73	8.35	7.51	58	1.01	3.06	26
Federal funds sold and reverse repos .....	0.15	0.52	73	0	0.53	63	0	0.54	58	0.02	0.82	66	0.03	1.57	62
Debt securities 1 year or less .....	1.26	1.71	54	1.47	1.51	63	1.12	1.56	54	1.74	1.68	62	0.38	1.91	24
Trading assets .....	0	0.59	20	0.03	0.58	44	0.01	0.49	43	0	1.01	17	0	1.19	15
Total earning assets.....	88.90	90.76	27	89.92	91.57	31	90.83	91.77	38	91.23	91.05	55	89.86	89.53	53
Non-interest cash and due from depository institutions.....	2.55	0.98	96	2.50	0.99	98	2.67	0.82	98	3.39	1.07	98	3.74	1.14	98
Other real estate owned.....	0.01	0.01	66	0	0.01	18	0	0.01	21	0	0.02	22	0.02	0.03	45
All other assets.....	8.55	8.19	54	7.58	7.39	54	6.50	7.35	40	5.38	7.82	21	6.39	9.27	19
<b>Memoranda</b>															
Short-term investments .....	2.59	6.75	25	12.14	12.31	57	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14
U.S. Treasury securities.....	2.26	1.98	69	1.85	1.18	73	1.74	1.47	70	1.52	0.84	77	1.72	1.03	72
US agency securities (excluding mortgage-backed securities) .....	0.15	0.81	42	0.27	0.75	49	0.17	0.82	40	0.31	0.63	51	0.38	0.54	53
Municipal securities .....	0.54	1.69	42	0.46	1.70	40	0.43	1.73	38	0.37	1.69	32	0.30	1.34	35
Mortgage-backed securities .....	14.97	12.93	63	14.77	13.46	60	14.54	14.14	56	14.51	11.75	65	14.81	11.44	72
Asset-backed securities .....	0.58	0.85	61	0.72	0.47	74	0.67	0.50	72	0.79	0.32	79	0.02	0.28	56
Other debt securities .....	0.07	0.51	39	0.07	0.51	41	0.07	0.53	39	0.05	0.42	44	0.06	0.39	46
Loans held-for-sale.....	0.16	0.30	63	0.72	0.50	75	0.35	0.55	63	1.12	0.52	80	1.30	0.39	87
Loans held for investment .....	70.14	63.03	69	61.41	58.34	57	61.97	58.06	62	65.86	61.72	58	71.78	63.50	70
Real estate loans secured by 1–4 family .....	5.64	12.79	23	5.22	11.57	23	4.79	11.46	21	6.54	11.91	27	6.51	13.29	25
Revolving .....	1.35	1.52	52	1.29	1.44	55	1.22	1.42	55	1.53	1.66	54	2.15	2.07	57
Closed-end, secured by first liens .....	4.14	10.86	21	3.81	9.73	21	3.45	9.67	19	4.85	9.81	27	4.14	10.69	23
Closed-end, secured by junior liens .....	0.16	0.19	64	0.12	0.19	47	0.11	0.17	50	0.16	0.22	51	0.23	0.28	56
Commercial real estate loans .....	16.30	24.89	30	16.35	22.35	31	16	22.69	31	16.16	22.22	31	16.46	22.23	35
Construction and land development .....	5.23	3.92	67	4.66	3.40	67	4.91	3.34	68	4.52	3.40	65	4.34	3.44	62
Multifamily.....	1.14	3.87	24	1.56	3.32	32	1.46	3.57	29	1.54	3.12	33	1.65	3.01	41
Nonfarm nonresidential .....	9.93	15.73	29	10.13	14.65	30	9.62	14.57	31	10.11	14.72	31	10.47	14.69	36
Real estate loans secured by farmland.....	1.55	0.34	89	1.48	0.35	90	1.39	0.30	90	1.71	0.33	92	1.72	0.36	89

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	33.42	62.29	15	37.10	60.51	17	35.57	61.05	17	36.44	57.15	20	33.78	57.46	17
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	8.03	20.65	15	8.40	20	17	7.68	19.86	16	9.76	19.43	21	8.91	20.75	16
Real estate loans secured by 1–4 family.....	1.92	2.39	48	2.08	2.47	48	1.96	2.43	48	2.28	2.64	48	2.94	3.15	49
Revolving .....	6.10	18.01	15	6.33	17.35	15	5.72	17.24	15	7.48	16.59	20	5.97	17.39	15
Closed-end.....	23.18	38.12	26	26.31	37.13	30	25.67	37.86	29	24.14	34.63	27	22.52	33.52	30
Construction and land development.....	7.44	6.10	63	7.50	5.69	65	7.89	5.65	69	6.74	5.26	65	5.94	5.09	62
1–4 family.....	0.33	1.40	36	0.45	1.19	44	0.44	1.18	41	0.38	0.93	40	0.63	0.94	50
Other.....	7.10	4.62	74	7.05	4.46	76	7.45	4.40	77	6.37	4.19	74	5.32	4.02	68
Multifamily.....	1.63	5.86	16	2.51	5.41	29	2.35	5.78	25	2.30	4.96	31	2.26	4.69	34
Nonfarm nonresidential .....	14.12	24.30	29	16.31	24.45	30	15.43	24.56	29	15.09	22.93	27	14.32	22.15	32
Owner-occupied.....	5.77	8.11	37	6.70	8.31	41	6.34	8.29	41	6.59	7.68	42	6.24	7.72	42
Other.....	8.35	15.95	27	9.61	15.83	29	9.09	15.94	29	8.50	14.95	28	8.09	14.34	29
Real estate loans secured by farmland.....	2.21	0.55	86	2.39	0.61	87	2.22	0.54	87	2.55	0.54	89	2.35	0.55	87
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	11.15	18.37	26	11.91	19.45	22	11.60	18.86	25	14.21	22.17	20	11.45	19.53	23
Loans to individuals .....	45.66	6.24	95	40.40	6.58	95	41.80	6.24	95	38.58	6.13	94	43.45	7.13	95
Credit card loans .....	38.42	0.53	97	35.89	0.51	96	36.12	0.53	96	34.54	0.65	96	38.69	0.81	96
Agricultural loans.....	8.08	0.31	98	8.74	0.38	97	9.17	0.34	97	8.71	0.32	97	8.99	0.37	96
Other loans and leases.....	1.69	8.16	20	1.85	8.42	21	1.86	8.75	20	2.06	9.09	23	2.33	9.85	20
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	190.45	411.16	15	181.42	383.43	14	182.75	391.81	14	194.83	381.27	17	199.34	391.26	20
Real estate loans secured by 1–4 family.....	45.74	133.66	16	41.09	124.74	15	39.45	126.06	16	52.17	125.03	24	52.57	138.18	19
Revolving .....	10.95	15.46	47	10.16	15.53	43	10.08	15.44	44	12.18	17.42	44	17.33	21.26	48
Closed-end.....	34.79	116.59	15	30.93	107.54	15	29.38	108.85	15	40	106.14	20	35.24	115.20	16
Commercial real estate loans .....	132.10	254.65	24	128.65	238.58	24	131.88	245.88	25	129.03	234.65	26	132.90	229.44	31
Construction and land development.....	42.37	39.81	55	36.66	36.07	55	40.51	35.95	58	36.06	35.62	57	35.08	34.95	54
1–4 family.....	1.90	9.02	34	2.18	7.44	37	2.25	7.42	38	2.02	6.34	37	3.71	6.61	48
Other.....	40.47	30.27	68	34.47	28.34	61	38.27	28.11	64	34.04	28.16	63	31.37	27.32	58
Multifamily.....	9.27	40.47	17	12.25	35.29	26	12.06	38.66	24	12.29	32.74	27	13.32	31.04	32
Nonfarm nonresidential .....	80.46	161.09	24	79.74	156.30	24	79.30	158.05	25	80.69	155.06	26	84.51	152.10	30
Owner-occupied.....	32.89	53.43	34	32.77	52.63	33	32.60	52.99	33	35.24	52.37	35	36.79	53.07	38
Other.....	47.57	105.96	24	46.98	100.99	25	46.71	102.54	25	45.45	100.54	28	47.71	97.41	30
Real estate loans secured by farmland.....	12.60	3.36	86	11.68	3.67	84	11.42	3.22	86	13.63	3.44	87	13.87	3.60	85
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	63.56	115.08	25	58.21	116.17	19	59.59	114.45	22	75.99	139.91	20	67.58	122.02	27
Loans to individuals .....	260.23	35.47	96	197.55	36.56	93	214.78	34.55	93	206.23	37.47	96	256.36	43.51	95
Credit card loans .....	218.95	2.79	97	175.48	2.58	97	185.57	2.77	96	184.65	3.30	97	228.29	4.34	96
Agricultural loans.....	46.04	1.73	99	42.71	2.03	97	47.13	1.86	97	46.54	1.88	97	53.05	2.18	97
Other loans and leases.....	9.61	50.11	18	9.04	47.63	18	9.54	51.06	18	11.01	49.54	18	13.74	52.44	17
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	17.83	30.74	21	20.19	29.25	29	19.85	30.07	28	18.11	27.32	26	16.90	26.45	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	101.58	205.31	22	98.73	187.63	22	102	195.33	23	96.83	183.76	24	99.71	178.57	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	134.48	262.15	22	131.49	244.92	22	134.59	252.85	23	132.07	240.85	25	136.50	236.10	30

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	2.59	6.75	25	12.14	12.31	57	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14
Liquid assets .....	18.86	23.63	41	28.86	29.12	45	29.12	29.03	50	27.45	26.22	59	21.33	22.44	57
Investment securities .....	18.66	20.98	45	18.23	20.37	47	17.73	21.63	40	17.66	17.85	50	17.41	16.99	56
Net loans and leases .....	68.91	63.09	66	60.99	58.81	57	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Net loans, leases and standby letters of credit .....	69.57	63.92	67	61.49	59.61	56	61.74	59.49	57	65.71	62.48	55	71.91	64.84	64
Core deposits .....	82.48	74.28	76	82.53	75.52	78	84.57	75.71	89	81.21	70.67	86	72.28	63.09	67
Noncore funding .....	3.29	12.30	12	2.25	10.15	9	0.87	10.30	0	4.32	14.13	13	12.96	19.36	37
Time deposits of \$250K or more .....	0.59	1.67	18	0.58	1.67	19	0.55	1.58	20	0.77	2.11	20	1.93	2.94	34
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.04	1.24	30	0.39	1.19	40	0.21	1.23	34	0.63	1.47	46	0.85	1.94	48
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	-0.11	0.58	15	0.39	0.54	54	0.21	0.54	49	0.62	0.54	58	0.82	0.48	61
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	1.87	2.18	54	1.16	0.88	67	0	1	11	1.21	1.24	58	3.76	3.01	62
Earning assets that reprice within 1 year .....	43.50	35.71	69	47.12	38.80	72	48.80	37.37	79	45.84	39.38	65	46.14	39.29	73
Interest-bearing liabilities that reprice within 1 year .....	2.58	6.79	16	2.79	6.64	15	2.68	6.39	18	3.88	8.20	20	7.92	10.19	40
Long-term debt that reprices within 1 year .....	0.37	0.38	72	1.16	0.27	87	0	0.26	30	1.21	0.47	82	1.32	0.96	74
Net assets that reprice within 1 year .....	40.55	27.35	83	43.16	30.83	81	46.12	29.65	87	40.75	29.11	79	36.90	26.63	79
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	0.81	5.89	30	-12.73	-3.31	24	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49
Net short-term noncore funding dependence .....	0.13	0.87	41	-13.02	-9.17	31	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74
Short-term investment / Short-term noncore funding .....	95.95	112.63	57	600.67	304.29	83	1,888.35	273.46	98	250.47	184.19	71	12.71	77.77	14
Liquid assets - short-term noncore funding / Nonliquid assets .....	19.91	24.05	48	37.73	36.72	56	40.12	36.68	61	32.27	28.18	60	12.95	16.97	50
Net loans and leases / Total deposits .....	82.56	79.04	57	73.30	73.05	52	71.90	72.79	49	77.93	79.43	45	90.06	90.31	45
Net loans and leases / Core deposits .....	83.55	86.19	48	73.90	78.83	43	72.44	78.25	42	80.28	88.34	37	98.81	103.93	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.67	-10.05	85	0.10	0.50	42	0.07	0.12	52	0.21	1.57	22	0.06	0.72	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-15.15	-19.27	60	2.95	1.06	85	1.34	-0.25	83	5.96	4.31	74	2.42	1.36	78
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	3.24	26.09	24	3.21	13.65	46	3.09	14.28	42	3.73	11.38	50	4.83	12.67	50
Available-for-sale securities .....	96.26	71.92	78	96.26	84.59	54	96.31	83.77	59	95.72	87.23	47	94.54	85.40	52
U.S. Treasury securities .....	12.10	9.62	69	10.15	6.01	77	9.83	6.70	73	8.63	4.72	78	9.88	6.15	73
US agency securities (excluding mortgage-backed securities) .....	0.78	4.10	40	1.48	4.24	48	0.99	4.12	43	1.76	4.01	50	2.21	3.49	53
Municipal securities .....	2.90	8.02	45	2.52	8.38	43	2.42	8.22	42	2.12	9.83	35	1.73	7.75	32
Mortgage-backed securities .....	80.25	62.34	78	80.99	66.09	70	82.03	66.54	72	82.16	66.64	70	85.09	67.43	76
Asset-backed securities .....	3.12	4.33	60	3.96	2.45	71	3.78	2.50	70	4.50	1.91	77	0.14	1.66	56
Other debt securities .....	0.35	3.02	37	0.37	3.01	39	0.37	3.08	38	0.28	3.01	42	0.32	2.94	44
Mutual funds and equity securities .....	0.50	0.27	75	0.53	0.29	75	0.60	0.29	78	0.55	0.35	71	0.63	0.40	69
Debt securities 1 year or less .....	6.77	9.28	55	8.07	8.18	59	6.34	7.78	56	9.85	10.55	57	2.19	11.86	15
Debt securities 1 to 5 years .....	18.98	20.14	56	19.59	17.39	59	19.93	18.25	58	20.74	17.03	62	21.49	17.94	62
Debt securities over 5 years .....	73.75	68.28	52	71.81	72.07	43	73.13	71.11	42	68.87	69.86	43	75.70	66.02	53
Pledged securities .....	77.08	31.26	96	80.52	33.37	94	72.38	32.26	91	75.96	35.67	92	75.40	30.57	96
Structured notes, fair value .....	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-77.86	-40.81	12	58.62	64.27	58	38.81	27.98	63	682.56	183.32	91	-23.02	26.69	16
Investment securities .....	6.20	11.76	50	8.42	32.48	27	8.74	31.36	23	11.31	23.62	35	13.04	11.75	65
Core deposits .....	3.70	4.57	60	12.08	16.96	31	12.84	16.94	43	23.25	26.88	43	4.23	11.23	26
Noncore funding .....	51.70	36.20	68	-65.96	-21.64	3	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			35,240,025	31,857,677	32,902,162
Commit: Secured commercial real estate loans .....	1,743,817	1,379,961	1,440,947	1,532,438	1,106,665
Commit: Unsecured real estate loans .....	10,386	21,701	21,689	30,651	24,966
Credit card lines (reported semiannually, June/Dec) .....			29,659,290	25,969,875	27,947,138
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	174,241	128,230	129,413	126,348	110,171
Commercial and similar letters of credit .....	677	71	79	671	443
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	78,974	354,727	205,077	575,579	189,923
Written options contracts (interest rate) .....	65,133	279,572	155,607	401,862	148,956
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	267,947	254,955	263,394	259,569	341,976
Futures and forward foreign exchange .....	372,134	348,457	341,647	238,641	186,146
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					131.04	22.78	97	128.37	22.01	97	145.43	23.52	97		
Standby letters of credit .....	0.65	0.66	62	0.50	0.66	51	0.48	0.65	52	0.51	0.71	50	0.49	0.84	44
Commercial and similar letters of credit .....	0	0.02	54	0	0.02	42	0	0.02	45	0	0.02	49	0	0.02	44
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	2.93	44.74	18	4.81	47.31	19	3.59	46.30	16	5.95	48.62	17	3.83	68.47	14
Interest rate contracts .....	1.54	32.78	15	3.45	35.15	18	2.32	32.46	15	4.98	34.36	17	3.01	47.31	13
Interest rate futures and forward contracts .....	0.30	3.53	65	1.38	4.39	68	0.76	3.25	64	2.32	6.21	68	0.84	10.67	59
Written options contracts (interest rate) .....	0.24	1.49	51	1.09	1.69	61	0.58	1.41	57	1.62	2.18	62	0.66	2.47	56
Purchased options contracts (interest rate) .....	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	1	23.04	15	0.99	20.27	16	0.98	20.49	14	1.05	20.83	11	1.51	28.86	14
Foreign exchange contracts .....	1.39	6.65	75	1.35	6.12	75	1.27	6.30	74	0.96	6.01	71	0.82	10.12	66
Futures and forward foreign exchange contracts .....	1.39	4.26	77	1.35	3.76	78	1.27	3.78	77	0.96	3.47	76	0.82	5.23	72
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					216	44.98	97	195.16	42.82	96	207.35	45.53	96		

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	784,188	1,237,711	965,725	1,475,651	867,001
Interest rate contracts .....	412,054	889,254	624,078	1,237,010	680,855
Foreign exchange contracts.....	372,134	348,457	341,647	238,641	186,146
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	451,108	703,184	546,724	814,220	376,069
Written options .....	65,133	279,572	155,607	401,862	148,956
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	65,133	279,572	155,607	401,862	148,956
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	267,947	254,955	263,394	259,569	341,976
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	784,188	1,237,711	965,725	1,475,651	867,001
Interest rate contracts .....	412,054	889,254	624,078	1,237,010	680,855
Foreign exchange contracts.....	372,134	348,457	341,647	238,641	186,146
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	719,055	958,138	810,117	1,073,789	718,045
One year or less .....	540,179	789,102	631,932	889,565	546,308
Over 1 year to 5 years .....	45,432	31,887	41,940	44,412	28,539
Over 5 years .....	133,444	137,149	136,245	139,812	143,198
Gross negative fair value (absolute value) .....	27,728	9,319	9,143	13,935	5,712
Gross positive fair value.....	21,944	27,042	24,303	41,876	16,318
Held for trading.....	0	0	0	0	0
Non-traded.....	21,944	27,042	24,303	41,876	16,318
Current credit exposure on risk-based capital derivative contracts .....	21,842	23,773	22,819	30,413	14,979
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	52.55	93.95	6	71.85	94.10	11	64.62	94.17	8	83.83	94.10	17	78.53	93.44	19
Foreign exchange contracts .....	47.45	3.10	94	28.15	3.22	92	35.38	3.47	93	16.17	3.49	88	21.47	3.20	89
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	57.53	9.12	93	56.81	12.59	91	56.61	11.16	92	55.18	14.05	94	43.38	13.49	85
Written options .....	8.31	5.29	68	22.59	7.18	87	16.11	6.28	82	27.23	8.18	86	17.18	5.91	87
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	8.31	4.93	72	22.59	6.91	87	16.11	5.96	83	27.23	7.73	87	17.18	5.10	90
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	34.17	77.96	12	20.60	71.71	13	27.27	74.26	14	17.59	68.76	13	39.44	69.75	18
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	52.55	57.96	50	71.85	56.22	58	64.62	56.71	54	83.83	53.82	64	78.53	52.22	64
Foreign exchange contracts .....	47.45	0.39	97	28.15	0.36	96	35.38	0.40	96	16.17	0.46	95	21.47	0.34	95
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	91.69	93.16	29	77.41	91.91	16	83.89	92.53	21	72.77	91.48	17	82.82	93.86	16
One year or less .....	68.88	37.29	77	63.75	27.90	85	65.44	27.56	84	60.28	32.05	78	63.01	32.17	77
Over 1 year to 5 years .....	5.79	22.61	21	2.58	29.78	15	4.34	27.01	17	3.01	27.06	14	3.29	30.45	18
Over 5 years .....	17.02	26.09	43	11.08	29.19	30	14.11	29.89	35	9.47	29.56	26	16.52	28.09	37
Gross negative fair value (absolute value) .....	3.54	2.48	72	0.75	1.18	38	0.95	0.98	50	0.94	1.55	42	0.66	0.83	49
Gross positive fair value .....	2.80	2.55	61	2.18	1.59	77	2.52	1.34	93	2.84	2.23	65	1.88	1.19	79
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.10	24	0	0.05	21	0	0.04	20	0.01	0.07	21	0	0.06	16
Gross positive fair value (X) .....	0.01	0.10	21	0.01	0.06	24	0.01	0.05	26	0.02	0.09	22	0.01	0.07	25
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.01	0.02	46	0.01	0.01	54	0.01	0.01	60	0.02	0.02	64	0.01	0.01	65
Current credit exposure (X) .....	0.01	0.06	28	0.01	0.05	31	0.01	0.04	33	0.01	0.06	28	0.01	0.05	30
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.09	0.70	28	0.12	0.59	30	0.11	0.46	33	0.16	0.85	28	0.08	0.73	30

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	284,129	440,342	440,342	376,824	402,621
Gross losses .....	182,298	184,097	233,740	338,861	403,244
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	11,215
Recoveries .....	57,129	51,279	70,624	70,907	86,287
Net losses .....	125,169	132,818	163,116	267,954	316,957
Provision for loan and lease losses .....	210,959	-15,761	6,903	331,472	291,160
Adjustments .....	0	0	0	0	0
Ending balance .....	369,919	291,763	284,129	440,342	376,824
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Provision for loan and lease losses / Average assets</b> .....															
1.05	0.09	97	-0.08	-0.12	52	0.03	-0.09	80	1.41	0.51	94	1.35	0.15	96	
1.60	0.16	96	-0.13	-0.21	55	0.04	-0.16	79	2.03	0.82	92	1.83	0.24	95	
168.54	151.30	61	-11.87	-65.12	59	4.23	-105.48	66	123.70	487.86	4	91.86	130.58	19	
<b>Allowance for loan and lease losses / Total loans and leases not held for sale</b> .....															
1.97	1.17	90	1.85	1.32	84	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95	
1.97	1.15	90	1.82	1.30	84	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95	
2.22	38.64	1	1.65	17.40	0	1.74	21.39	0	1.64	11.58	2	1.19	8.03	5	
364.09	428.13	59	425.29	330.05	78	321.18	364.13	58	452.28	299.17	81	338.18	218.72	83	
344.70	320.87	67	337.72	271.93	71	283.38	287.08	66	331.80	244.34	72	328.21	151.73	89	
<b>Gross loan and lease losses / Average loans and leases</b> .....															
1.38	0.16	96	1.51	0.20	96	1.43	0.19	96	2.08	0.34	95	2.54	0.28	95	
0.43	0.07	94	0.42	0.08	94	0.43	0.08	95	0.43	0.07	94	0.54	0.08	96	
0.95	0.09	96	1.09	0.12	97	1	0.11	97	1.64	0.27	94	2	0.21	95	
0	0	44	0	0	44	0	0	43	0	0	44	0.07	0	97	
24.44	34.26	33	15.13	25.09	32	20.84	34.67	31	17.58	33.98	19	23.07	36.22	31	
4.26	36.38	21	3.97	26.30	17	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11	
<b>Net losses / Average loans and leases</b> .....															
-0.02	-0.01	34	-0.01	0.02	24	-0.01	0.02	24	-0.01	0.04	10	-0.01	0.01	18	
-0.02	-0.02	40	-0.05	-0.01	20	-0.04	-0.02	22	-0.04	0.01	14	-0.01	0.01	27	
-0.01	-0.06	55	-0.05	-0.07	34	-0.05	-0.07	36	-0.09	0.01	13	0.03	0.02	62	
-0.02	-0.01	31	-0.05	-0.01	15	-0.04	-0.01	15	-0.02	0	20	-0.03	0	13	
0	0	33	0	0.04	21	0	0.04	21	0	0.07	8	-0.01	0.01	10	
-0.01	-0.02	39	-0.01	0.01	29	-0.01	0	32	-0.02	0	23	-0.01	-0.01	32	
0	0	59	0	0	57	0	0	57	0	0	59	0	0	55	
-0.01	-0.01	33	-0.01	0.01	25	-0.01	0	27	-0.02	0	18	-0.01	-0.01	29	
0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56	
0	0	41	0	0.05	28	0	0.05	22	0.01	0.11	24	-0.02	0.02	10	
0	0	79	0	0.01	34	0	0.01	55	0.01	0.02	57	-0.01	0.01	9	
0	0.01	24	0	0.04	28	0	0.04	25	0	0.08	8	0	0.01	16	
-0.12	0	3	0	-0.01	55	0	0	54	0.01	0.02	75	0.01	0.01	77	
<b>Real estate loans secured by farmland</b> .....															
0.36	0.11	84	0.34	0.19	74	0.30	0.17	76	0.47	0.47	58	0.58	0.37	79	
1.86	0.76	88	2.65	0.72	92	2.30	0.71	92	4	1.13	93	4.47	1.17	95	
1.98	1.94	51	2.82	2.27	71	2.52	1.84	75	4.22	2.92	77	4.66	3.11	81	
-0.06	0.02	11	-0.02	0.02	16	-0.25	0.02	7	0.37	0.19	83	0.14	0.08	74	
0	0.05	0	0	0	0	0	0	0	0	0	0	0	0	0	
0.49	0.13	88	0.21	0.09	81	0.21	0.10	77	-1.20	0.15	0	-4.31	0.15	0	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....	95,358	68,053		70,152		122,043		154,175							
90+ days past due loans and leases .....	5,717	17,790		11,800		35,353		3,387							
Nonaccrual loans and leases.....	101,600	68,603		88,465		97,360		111,426							
Total past due and nonaccrual loans and leases.....	202,675	154,446		170,417		254,756		268,988							
Restructured 30-89 days past due .....	3,777	4,130		3,765		5,984		9,100							
Restructured 90+ days past due .....	1,868	1,923		9,856		1,824		1,669							
Restructured nonaccrual .....	12,394	5,387		5,321		6,028		9,387							
Total restructured loans and leases .....	18,039	11,440		18,942		13,836		20,156							
30-89 days past due loans held for sale .....	0	285		0		0		2,674							
90+ days past due loans held for sale.....	0	0		0		0		0							
Nonaccrual loans held for sale .....	0	99		0		0		0							
Total past due and nonaccrual loans held for sale.....	0	384		0		0		2,674							
Restructured loans and leases in compliance .....	59,924	64,658		52,488		73,411		79,556							
Other real estate owned.....	2,623	98		98		569		3,593							
<b>Other Assets</b>															
30-89 days past due .....	0	0		0		0		0							
90+ days past due .....	0	0		0		0		0							
Nonaccrual.....	0	0		0		0		0							
Total other assets past due and nonaccrual.....	0	0		0		0		0							
<b>Percent of Loans and Leases</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30-89 days past due loans and leases.....	0.51	0.33	78	0.43	0.29	78	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88
90+ days past due loans and leases .....	0.03	0.10	48	0.11	0.09	76	0.07	0.10	67	0.21	0.12	80	0.02	0.15	34
Nonaccrual loans and leases.....	0.54	0.37	78	0.43	0.54	43	0.53	0.46	66	0.59	0.66	51	0.67	0.51	71
90+ days past due and nonaccrual loans and leases.....	0.57	0.52	65	0.54	0.68	47	0.60	0.62	58	0.80	0.85	54	0.69	0.71	54
30-89 days past due restructured.....	0.02	0.01	81	0.03	0.01	84	0.02	0.01	84	0.04	0.01	83	0.06	0.01	87
90+ days past due restructured .....	0.01	0.01	84	0.01	0	84	0.06	0	93	0.01	0.01	86	0.01	0.01	81
Nonaccrual restructured.....	0.07	0.09	51	0.03	0.12	28	0.03	0.10	29	0.04	0.13	24	0.06	0.14	35
30-89 days past due loans held for sale .....	0	0	40	0	0	84	0	0	40	0	0	38	0.02	0	92
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	83	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.51	0.33	78	0.43	0.29	78	0.42	0.32	71	0.73	0.40	84	0.93	0.43	88
90+ days past due assets .....	0.03	0.10	48	0.11	0.09	76	0.07	0.10	67	0.21	0.12	80	0.02	0.15	32
Nonaccrual assets .....	0.54	0.37	78	0.43	0.55	42	0.53	0.47	66	0.59	0.67	51	0.67	0.53	71
30+ days past due and nonaccrual assets .....	1.08	0.89	69	0.97	1	57	1.02	0.97	64	1.53	1.29	70	1.63	1.19	76
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.40	0.33	71	0.34	0.40	49	0.37	0.36	62	0.53	0.52	58	0.51	0.44	65
90+ days past due and nonaccrual assets + other real estate owned .....	0.41	0.35	69	0.34	0.42	46	0.37	0.37	61	0.54	0.55	58	0.52	0.48	62
<b>Restructured and Nonaccrual Loans and Leases</b>															
+ OREO as Percent of:															
Total assets .....	0.64	0.38	81	0.54	0.48	66	0.58	0.41	75	0.72	0.60	67	0.91	0.53	86
Allowance for loan and lease losses .....	45.90	55.46	47	47.78	67.85	36	54.44	62.64	53	40.68	66.66	27	54.49	115.41	19
Equity capital + allowance for loan and lease losses .....	5.38	3.63	78	4.29	4.12	60	4.81	3.60	72	5.71	4.97	65	7.39	4.28	80
Tier 1 capital + allowance for loan and lease losses .....	5.15	3.90	74	4.26	4.89	45	4.74	4.30	64	5.76	6.05	53	7.33	5.65	72
Loans and leases + other real estate owned .....	0.90	0.61	76	0.87	0.82	57	0.92	0.71	69	1.08	0.97	63	1.24	0.85	81

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.07	0.23	18	0.29	0.25	65	0.20	0.26	44	0.85	0.39	87	0.68	0.38	84
	90+ days past due .....		0.05	0.11	69	0.29	0.12	85	0.05	0.12	66	0.55	0.16	87	0.04	0.16	52
	Nonaccrual.....		0.19	0.41	27	0.19	0.60	17	0.42	0.52	51	0.20	0.76	12	0.27	0.46	32
Commercial and industrial	30–89 days past due .....		0.36	0.29	70	0.20	0.24	56	0.40	0.24	76	0.28	0.23	71	1.07	0.31	91
	90+ days past due .....		0.01	0.06	43	0.01	0.02	61	0.02	0.04	56	0.08	0.03	81	0.01	0.05	38
	Nonaccrual.....		0.33	0.47	46	0.14	0.65	14	0.16	0.57	19	0.18	0.75	14	0.27	0.83	20
Individuals	30–89 days past due .....		0.95	0.83	67	0.64	0.60	62	0.71	0.63	60	0.87	0.83	56	1.19	0.83	69
	90+ days past due .....		0.03	0.10	53	0	0.08	41	0	0.09	42	0.01	0.14	42	0.01	0.17	41
	Nonaccrual.....		0.79	0.17	91	0.56	0.17	89	0.60	0.17	90	0.88	0.28	90	1.17	0.17	96
Depository institution loans	30–89 days past due .....			0			0.03			0.01			0				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due .....		0.12	0.09	73	0.40	0.11	87	0.01	0.07	63	0.55	0.17	85	0.65	0.24	81
	90+ days past due .....		0	0	88	0	0	45	0.54	0	98	0	0	89	0	0	42
	Nonaccrual.....		0.98	0.27	87	1.30	0.51	84	1.15	0.70	83	1.67	0.49	86	0.47	0.67	65
Foreign governments	30–89 days past due .....			0			0			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.09	0.13	63	0.10	0.11	64	0.21	0.12	77	0.17	0.18	66	0.29	0.20	70
	90+ days past due .....		0	0.01	33	0	0.01	71	0	0.01	34	0	0.01	72	0	0.01	70
	Nonaccrual.....		0.03	0.06	65	0.07	0.13	62	0.05	0.09	61	0.03	0.15	48	0.05	0.13	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.18	0.39	30	0.14	0.36	31	0.27	0.46	33	0.42	0.65	36	0.47	0.67	42
1–4 family	30–89 days past due .....	0.17	0.22	74	0.19	0.25	75	0.19	0.24	75	0.12	0.33	64	0.14	0.31	66
	90+ days past due .....	0.30	0.58	36	0.35	0.76	23	0.39	0.71	35	0.35	0.89	20	0.39	0.73	28
Revolving	30–89 days past due .....	0.33	0.31	57	0.21	0.33	38	0.19	0.28	43	0.33	0.48	40	0.20	0.45	23
	90+ days past due .....	0	0.02	34	0	0.03	65	0	0.02	71	0	0.03	63	0	0.05	53
	Nonaccrual .....	0.46	0.86	51	0.57	1.05	48	0.64	1.18	54	0.60	1.13	42	0.46	1	37
Closed-end	30–89 days past due .....	0.13	0.41	25	0.12	0.36	33	0.29	0.49	39	0.45	0.65	40	0.60	0.70	57
	90+ days past due .....	0.23	0.25	80	0.26	0.27	79	0.26	0.26	75	0.15	0.38	69	0.21	0.35	73
	Nonaccrual .....	0.25	0.57	33	0.27	0.71	23	0.31	0.67	25	0.27	0.87	18	0.35	0.70	30
Junior lien	30–89 days past due .....	0	0.01	15	0.03	0.01	90	0.01	0.01	68	0.03	0.02	77	0.03	0.02	69
	90+ days past due .....	0	0	38	0	0	34	0	0	36	0	0	74	0	0	61
	Nonaccrual .....	0.04	0.02	80	0.06	0.04	73	0.07	0.03	80	0.06	0.04	69	0.07	0.04	71
Commercial real estate	30–89 days past due .....	0.03	0.13	28	0.35	0.16	82	0.18	0.15	68	1.10	0.26	95	0.81	0.18	96
	90+ days past due .....	0.01	0.01	67	0.35	0.01	97	0.01	0.01	78	0.78	0.02	98	0.01	0.03	49
	Nonaccrual .....	0.06	0.29	19	0.04	0.48	9	0.36	0.38	56	0.03	0.62	6	0.06	0.23	21
Construction and development	30–89 days past due .....	0.08	0.19	56	0.54	0.15	86	0.30	0.17	77	2.35	0.28	95	2.38	0.28	95
	90+ days past due .....	0.03	0.01	85	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.10	0.14	64	0.10	0.31	52	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due .....	0.08	0.02	85	0	0.03	31	0	0.02	30	0	0.03	28	0.10	0.06	77
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.13	19	0.54	0.10	89	0.30	0.13	81	2.35	0.22	95	2.28	0.20	95
	90+ days past due .....	0.03	0	89	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.10	0.12	71	0.10	0.25	63	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0.87	0.07	96	2.30	0.09	97	1.41	0.08	99
	90+ days past due .....	0	0	45	3.44	0	99	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.28	0.06	86	0	0.13	21	3.85	0.17	99	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.01	0.10	18	0.32	0.12	82	0.01	0.13	18	0.36	0.23	72	0.06	0.14	32
	90+ days past due .....	0	0.01	33	0.04	0.01	82	0.02	0.01	85	1.24	0.02	99	0.01	0.03	56
	Nonaccrual .....	0.01	0.36	7	0.02	0.58	6	0.02	0.45	9	0.05	0.80	8	0.09	0.28	21
Owner Occupied	30–89 days past due .....	0	0.04	24	0.04	0.04	61	0.01	0.04	30	0.04	0.07	51	0.06	0.07	53
	90+ days past due .....	0	0	36	0	0	35	0.01	0	83	0	0	33	0	0.01	62
	Nonaccrual .....	0.01	0.12	20	0.02	0.20	17	0.02	0.17	18	0.05	0.27	17	0.09	0.16	37
Other	30–89 days past due .....	0.01	0.05	36	0.28	0.07	88	0	0.08	14	0.32	0.14	77	0	0.07	19
	90+ days past due .....	0	0	39	0.04	0.01	86	0.01	0	88	1.24	0.01	99	0	0.01	64
	Nonaccrual .....	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	11	0.01	0.10	21
Farmland	30–89 days past due .....	0.04	0.09	66	0.05	0.13	64	0.18	0.10	79	0.05	0.11	62	0.22	0.23	65
	90+ days past due .....	0	0	90	0.01	0.01	88	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	1.14	0.51	80	1.26	1.06	74	1.26	0.69	81	1.30	1.13	69	1.83	0.84	76
Credit card	30–89 days past due .....	0.96	1.22	43	0.67	0.79	39	0.76	0.81	40	0.89	0.95	41	1.24	1.19	48
	90+ days past due .....	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0.01	0.78	25
	Nonaccrual .....	0.92	0.13	90	0.62	0.08	91	0.68	0.10	90	0.95	0.05	94	1.28	0.11	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-421,202	-419,407	-419,637	-332,968	-333,285										
Retained earnings .....	3,638,944	3,414,914	3,412,160	3,018,257	2,778,464										
Accumulated other comprehensive income (AOCI) .....	-429,842	-41,014	-60,382	13,249	-42,817										
Common equity tier 1 minority interest .....	367	394	389	358	225										
Common equity tier 1 capital before adjustments/deductions .....	2,788,267	2,954,887	2,932,530	2,698,896	2,402,587										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	292,048	165,420	164,993	166,666	169,904										
Accumulated other comprehensive income-related adjustments .....	-429,842	-41,015	-60,383	13,249	-42,818										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,926,061	2,830,482	2,827,920	2,518,981	2,275,501										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,926,061	2,830,482	2,827,920	2,518,981	2,275,501										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	149,713	149,719	149,693	149,669										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	34										
Additional tier 1 capital before deductions .....	0	149,713	149,719	149,693	149,703										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	149,713	149,719	149,693	149,703										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	298,601	148,653	148,706	148,496	148,286										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	5										
Allowance for loan and lease losses in tier 2 capital .....	296,115	245,647	258,915	245,072	248,600										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	594,716	394,300	407,621	393,568	396,891										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	11,009										
Tier 2 capital .....	594,716	394,300	407,621	393,568	385,882										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,520,777	3,374,495	3,385,260	3,062,242	2,811,086										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	26,729,370	25,760,797	26,069,829	24,368,860	22,110,511										
Less: Deductions from common equity tier 1 capital .....	292,048	165,420	164,993	166,666	169,904										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	26,437,322	25,595,377	25,904,836	24,202,194	21,940,607										
Total risk-weighted assets .....	23,593,346	19,581,297	20,665,908	19,380,058	19,713,620										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.40	11.77	64	14.46	12.59	79	13.68	12.37	74	13	12.35	66	11.54	12.11	44
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.40	12.48	54	15.22	13.31	80	14.41	13.11	74	13.77	13.08	71	12.30	12.78	46
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14.92	14.27	68	17.23	15.21	81	16.38	14.91	77	15.80	15.23	68	14.26	14.36	60
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	11.07	9.22	89	11.64	9.07	93	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80
Supplementary leverage ratio, advanced approaches HCs .....		6.74			6.90			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			25			19			27			20				27	31.58
Other insurance activities income .....			25			19			27			20				27	31.58
Insurance and reinsurance underwriting income .....			0			0			0			0				0	
Premiums .....			0			0			0			0				0	
Credit related insurance underwriting .....			0			0			0			0				0	
Other insurance underwriting .....			0			0			0			0				0	
Insurance benefits, losses, expenses .....			0			0			0			0				0	
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0	
Life insurance assets .....			519,152			259,235			386,386			7,755				7,602	100.26
																	7000.97

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0	0.36	28	0	0.38	25	0	0.36	27	0	0.41	26	0	0.47	24			
Premium income / Insurance activities revenue .....	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	15.75	12.02	63	7.92	11.72	35	11.85	12	45	0.25	11.03	9	0.27	11.51	11			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....			8,372			5,325			7,727			5,220			4,851			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.03	0.55	78	0.02	0.44	78	0.03	0.46	78	0.02	0.75	75	0.02	1.39	70			

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	110	46	61	11	18
Real estate loans.....	100	30	48	0	0
Commercial and industrial loans .....	10	16	13	11	18
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	110	46	61	11	18
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans .....		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions .....		0.05			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	139.13	20.31	88	170.59	-0.16	97	454.55	6.83	96	-38.89	-2.40	11	20	22.48	74
Total selected assets.....	139.13	21.10	87	170.59	3.36	96	454.55	9.48	97	-38.89	2.04	10	20	12.40	78
Deposits .....		-2.72			10.74			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Securitization activities.....		1,302,954	1,509,046	1,424,624	1,951,950	2,614,056	-13.66	-56.78
1–4 family residential loans .....		1,302,954	1,509,046	1,424,624	1,951,950	2,614,056	-13.66	-56.78
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		4.88	5.86	5.30		7.87		11.55
1–4 family residential loans .....		4.88	5.86	5.30		7.87		11.55
Home equity lines .....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans .....		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		0
Liquidity commitments provided to conduit structures .....		0	0	0		0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		12.20	14.40	13.10		17.20		18.81
Home equity lines .....		1.80	1.90	1.81		2.04		2.54
Credit card receivables.....		35.93	32.80	33.29		30.91		33.41
Auto loans and other consumer loans.....		6.49	3.77	4.93		3.27		3.70
Commercial and industrial loans .....		10.43	10.88	10.69		12.72		9.89
All other loans and leases.....		33.17	36.25	36.18		33.85		31.66

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		0
Seller's interest carried as securities and loans .....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure .....		1.99	2.20	2.14	2.66	0.06		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		5,934	4,260	22,888	28,425	39,012	39.30	-86.79
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		5,934	4,260	22,888	28,425	39,012	39.30	-86.79
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		8,489	8,891	8,468	12,746	11,245	-4.52	-42.09
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets .....		8,489	8,891	8,468	12,746	11,245	-4.52	-42.09
Total past due securitized assets.....		14,423	13,151	31,356	41,171	50,257	9.67	-75.80
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.46	0.28	1.61	1.46	1.49
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0.46	0.28	1.61	1.46	1.49
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.65	0.59	0.59	0.65	0.43
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.65	0.59	0.59	0.65	0.43
Total past due securitized assets percent of securitized assets .....	1.11	0.87	2.20	2.11	1.92
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.30	0.22	1.08	1.06	1.25
Home equity lines .....	0.33	0.21	0.19	0.33	0.20
Credit card receivables .....	0.96	0.67	0.76	0.89	1.24
Commercial and industrial loans .....	0.36	0.20	0.40	0.28	1.07
All other loans and leases .....	0.20	0.34	0.17	0.83	0.70
Total managed loans past due 30–89 days .....	0.50	0.41	0.51	0.81	1.01
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.45	0.46	0.46	0.46	0.37
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	0	0	0	0	0.01
Commercial and industrial loans .....	0.01	0.01	0.02	0.08	0.01
All other loans and leases .....	0.04	0.21	0.12	0.46	0.01
Total managed loans past due 90+ days .....	0.07	0.15	0.11	0.26	0.08
<b>Total Past Due Managed Assets .....</b>	<b>0.58</b>	<b>0.57</b>	<b>0.62</b>	<b>1.07</b>	<b>1.09</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	-0.02	-0.02	-0.01	-0.01
Home equity lines .....	-0.01	-0.05	-0.05	-0.09	0.03
Credit card receivables .....	1.98	2.82	2.52	4.22	4.66
Commercial and industrial loans .....	0.36	0.34	0.30	0.47	0.58
All other loans and leases .....	0.21	0.13	0.07	0.22	0.12
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.83</b>	<b>1.01</b>	<b>0.90</b>	<b>1.44</b>	<b>1.66</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		126,518	156,644	257,857	127,796	156,525	-19.23	79.55
Dividends .....		120,008	153,008	253,002	121,554	143,868	-21.57	77.78
Interest .....		2,619	152	210	1,641	8,246	1623.03	
Management and service fees .....		3,891	3,484	4,645	4,601	4,411	11.68	31.59
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		121	119	160	144	138	1.68	-36.65
Dividends .....		0	0	0	0	0		-100.00
Interest .....		0	1	2	1	0	-100.00	
Management and service fees .....		83	80	108	92	87	3.75	59.62
Other income .....		38	38	50	51	51	0.00	35.71
Income from subsidiary holding companies .....		0	0	0	0			
Dividends .....		0	0	0	0			
Interest .....		0	0	0	0			
Management and service fees .....		0	0	0	0			
Other income .....		0	0	0	0			
Total income from subsidiaries .....		126,639	156,763	258,017	127,940	156,663	-19.22	79.24
Securities gains (losses) .....		0	0	0	0	0		-100.00
Other operating income .....		-425	4,258	4,925	3,395	4,901		
Total operating income .....		126,214	161,021	262,942	131,335	161,564	-21.62	71.18
<b>Operating Expenses</b>								
Personnel expenses .....		19,809	25,415	37,009	13,875	12,996	-22.06	234.50
Interest expense .....		5,079	5,079	6,772	6,772	6,772	0.00	
Other expenses .....		4,392	3,100	4,286	5,229	7,989	41.68	-11.86
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		29,280	33,594	48,067	25,876	27,757	-12.84	168.50
Income (loss) before taxes .....		96,934	127,427	214,875	105,459	133,807	-23.93	54.29
Applicable income taxes (credit) .....		-5,344	-5,433	-8,534	-3,783	-1,828		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		102,278	132,860	223,409	109,242	135,635	-23.02	58.61
Equity in undistributed income of subsidiaries .....		148,012	287,527	269,979	186,881	157,304	-48.52	113.01
Bank subsidiaries .....		146,158	284,342	266,096	185,694	156,776	-48.60	127.63
Nonbank subsidiaries .....		1,854	3,185	3,883	1,187	528	-41.79	-64.87
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		250,290	420,387	493,388	296,123	292,939	-40.46	86.83
<b>Memoranda</b>								
Bank net income .....		266,166	437,350	519,098	307,248	300,644	-39.14	102.08
Nonbank net income .....		1,854	3,185	3,883	1,187	528	-41.79	-65.59
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,648,886	80.70	2,836,085	82.96	2,798,917	82.27	2,606,432	2,369,422	-6.60	31.96
Common and preferred stock .....		2,648,886	80.70	2,836,085	82.96	2,798,468	82.26	2,606,011	2,364,246	-6.60	32.29
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	449	0.01	421	5,176		-100.00
Investment in nonbank subsidiaries .....		59,445	1.81	56,893	1.66	57,591	1.69	53,708	52,521	4.49	28.72
Common and preferred stock .....		59,441	1.81	56,889	1.66	57,587	1.69	53,704	52,517	4.49	29.87
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		4	0	4	0	4	0	4	4	0.00	-99.02
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		5,121	0.16	5,130	0.15	5,129	0.15	133	593	-0.18	3964.29
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		525,551	16.01	478,683	14	496,315	14.59	432,053	361,538	9.79	272.24
Cash and due from unrelated depository institution .....		87	0	87	0	87	0	87	87	0.00	0.00
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets .....		4,507	0.14	4,507	0.13	4,507	0.13	4,507	4,507	0.00	0.00
Other assets .....		38,870	1.18	37,213	1.09	39,445	1.16	34,299	31,857	4.45	15.56
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		3,282,467	100.00	3,418,598	100.00	3,401,991	100.00	3,131,219	2,820,525	-3.98	47.00
<b>Liabilities and Capital</b>											
Deposits .....		0	0	1	0	1	0	2	1	-100.00	-100.00
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		148,863	4.54	148,653	4.35	148,706	4.37	148,496	148,286	0.14	
Other liabilities .....		190,684	5.81	156,109	4.57	166,379	4.89	129,416	115,096	22.15	123.29
Balance due to subsidiaries and related institutions .....		155,019	4.72	159,340	4.66	154,765	4.55	154,766	154,867	-2.71	0.09
Total liabilities .....		494,566	15.07	464,103	13.58	469,851	13.81	432,680	418,250	6.56	105.59
Equity Capital .....		2,787,901	84.93	2,954,495	86.42	2,932,140	86.19	2,698,539	2,402,275	-5.64	39.92
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,575	0.05	1,575	0.05	1,575	0.05	1,575	1,575	0.00	0.00
Common surplus .....		12,664	0.39	10,485	0.31	11,177	0.33	8,987	7,474	20.78	139.30
Retained earnings .....		3,638,944	110.86	3,414,914	99.89	3,412,160	100.30	3,018,257	2,778,463	6.56	57.92
Accumulated other comprehensive income .....		-429,841	-13.10	-41,013	-1.20	-60,383	-1.77	13,249	-42,817		
Other equity capital components .....		-435,441	-13.27	-431,466	-12.62	-432,389	-12.71	-343,529	-342,420		
Total liabilities and equity capital .....		3,282,467	100.00	3,418,598	100.00	3,401,991	100.00	3,131,219	2,820,525	-3.98	47.00
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		150,000	4.57	150,000	4.39	150,000	4.41	150,000	150,000	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		150,000	4.57	150,000	4.39	150,000	4.41	150,000	150,000	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	11.23	11.02	57	19.59	12.52	91	16.99	11.94	88	11.32	7.29	83	11.97	9.68	74
Bank net income / Average equity investment in banks .....	12.94	11.60	67	21.40	12.35	91	18.95	11.80	90	12.30	7.45	86	13.17	10.51	79
Nonbank net income / Average equity investment in nonbanks .....	4.23	9.71	45	7.64	13.18	44	6.94	13.12	43	2.24	9.75	33	1.01	7.89	24
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income .....	106.34	98.76	73	104.04	96.45	72	105.21	96.79	75	103.76	88.16	58	102.63	82.22	52
Nonbank net income / Parent net income .....	0.74	2.50	55	0.76	3.22	49	0.79	3.40	49	0.40	3.59	43	0.18	5.93	37
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	17.74	18.39	64	15.71	16.51	64	16.02	16.81	65	16.03	20.06	59	17.41	20.43	65
Total debt / Equity capital .....	5.34	12.61	37	5.03	11.37	36	5.07	11.71	36	5.50	14.41	37	6.17	14.31	47
Total debt + notes payable to subs that issued TPS / Equity capital .....	10.72	14.76	42	10.11	13.41	45	10.19	13.63	45	11.06	16.67	48	12.42	16.36	58
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.34	12.68	37	5.03	11.46	36	5.07	11.77	35	5.50	14.68	36	6.17	14.56	46
Total debt / Equity capital – excess over fair value .....	5.34	12.75	37	5.03	11.47	36	5.07	11.81	36	5.50	14.52	36	6.17	14.51	47
Long-term debt / Equity capital .....	5.34	11.91	39	5.03	10.65	36	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	36.99	39.59	45	49.02	40.69	51	49.06	39.86	54	48.89	34.67	60	22.76	28.44	48
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	97.15	104.01	17	97.92	103.15	16	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40
Total investment in subs / Equity capital .....	97.15	109.29	11	97.92	108.29	9	97.42	108.40	8	98.58	110.16	13	100.82	111.07	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.24	0.39	17	-0.11	0.27	21	-0.15	0.29	24	-0.13	0.47	25	0.05	0.36	39
Equity investment in subs – equity cap / Net income-div (X) .....		1.15			0.85			1.05			1.82		0.06	1.22	8
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	249.65	130.36	86	290.79	152.56	87	184.20	152.85	67	164.70	136.59	72	192.38	177.68	60
Cash from ops + noncash items + op expense / Op expense + dividend .....	299.43	118.32	90	341.28	155.61	90	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	155.81	105.80	80	181.77	94.59	89	143.76	98.54	82	186.12	134.08	79	132.32	116.34	67
Pretax operating income + interest expense / Interest expense .....	2,008.53	1,565.66	74	2,608.90	1,645.53	77	3,272.99	1,835.33	82	1,657.28	2,016.32	67	2,075.89	1,968.54	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,201.90	1,454.22	58	1,784.87	1,896.20	69	2,232.33	1,770.77	73	1,060.46	1,539.23	59	1,087.29	1,632.83	49
Dividends + interest from subsidiaries / Interest expense + dividends .....	428.99	150.57	89	531.64	174.48	93	238.31	174.12	72	195.24	150.43	74	237.34	210.80	70
Fees + other income from subsidiaries / Salary + other expenses .....	16.58	10.18	76	12.63	12.03	72	11.63	11.92	71	24.83	13.95	73	21.68	16.52	69
Net income / Current part of long-term debt + preferred dividends (X) .....		26.99			40.79			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	11.51	3.60	89	13.99	3.29	94	14.78	3.44	93	13.79	3.85	88	12.94	2.64	90
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual .....		0.65			1.04			0.92			1.03			0.54	
Total .....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.23	1.77	58	0.23	1.76	60	0.22	1.76	59	0.22	2.66	58	0.23	5.62	53
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	22.98	70.90	14	17.86	69.90	12	44.53	66.37	38	51.56	81.10	28	42.26	57.84	41
Dividends declared / Net income .....	9.39	31.93	15	5.64	27.22	12	20.16	28.27	32	19.02	42.29	19	19.57	33.08	28
Net income – dividends / Average equity.....	10.17	7.51	79	18.48	9.25	91	13.56	8.62	85	9.16	4.14	89	9.63	6.46	85
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	510.54	133.26	91	644.79	160.45	92	254.31	155.92	76	215.79	132.17	77	251	178.13	72
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	510.54	183.35	89	644.79	213.42	91	254.31	203.53	70	215.79	174.85	72	251	260.40	60
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	45.09	43.79	50	34.99	43.30	42	48.74	45.96	51	39.56	60.28	33	47.85	66.55	30
Interest income from bank subsidiaries.....	0.98	0.21	87	0.03	0.11	68	0.04	0.11	68	0.53	0.36	77	2.74	0.54	89
Management and service fees from bank subsidiaries .....	1.46	0.95	82	0.80	0.87	79	0.89	0.88	81	1.50	1.47	79	1.47	1.55	77
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	47.53	52.71	51	35.82	48.70	39	49.67	51.33	48	41.59	62.88	32	52.06	69.36	32
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	47.96	14	0	66.90	8	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	3.25	35	0.03	2.38	65	0.05	2.44	63	0.08	7.38	64	0	20.25	26
Management and service fees from nonbank subsidiaries .....	4.48	0.51	91	2.51	0.66	88	2.78	0.37	89	7.75	0.86	90	16.48	1.92	89
Other income from nonbank subsidiaries.....	2.05	0.12	91	1.19	0.11	90	1.29	0.07	91	4.30	0.16	94	9.66	1.06	91
Operating income from nonbank subsidiaries .....	6.53	64.26	31	3.74	94.31	13	4.12	87.22	12	12.13	79.84	26	26.14	150.41	21
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	95.08	67.73	53	95.02	72.55	50	96.22	74.16	50	92.55	69.76	48	89.05	67.32	45
Interest income from bank subsidiaries.....	2.08	0.98	87	0.09	0.27	68	0.08	0.23	65	1.25	0.63	80	5.10	0.80	90
Management and service fees from bank subsidiaries .....	3.08	1.25	86	2.16	1.64	80	1.77	1.44	80	3.50	1.87	80	2.73	1.81	78
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100.24	81.70	93	97.28	82.68	48	98.07	83.13	48	97.31	82.20	48	96.88	78.80	44
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	72	0	0.18	72	0	0.73	72	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0.07	0.01	90	0.05	0.02	87	0.04	0.01	88	0.07	0.02	89	0.05	0.06	86
Other income from nonbank subsidiaries.....	0.03	0	93	0.02	0.01	92	0.02	0.01	92	0.04	0.01	92	0.03	0.04	88
Operating income from nonbank subsidiaries .....	0.10	4.41	50	0.07	5.69	42	0.06	4.67	39	0.11	4.70	43	0.09	7.29	31
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	100.76	27.96	86	100.91	28.03	87	100.87	26.38	87	101.01	27.08	88	101.16	28.33	89